

UNITED STATES DISTRICT COURT FOR
THE DISTRICT OF NEW JERSEY

PAULETTA LANGLEY

Plaintiff,

vs.

STATEBRIDGE COMPANY, LLC.
JOHN DOES I-X,

Defendants.

HON.

Civil Action No.

COMPLAINT AND JURY DEMAND

Pauletta Langley, of full age, hereby Complains of Defendant as follows:

JURISDICTION AND VENUE

1. Jurisdiction is appropriately laid in the United States District Court, District of New Jersey pursuant to 28 USC 1331 as the claim in question is based upon a federal statute and Federal Question Jurisdiction.
2. Venue is appropriate laid in the District Court of New Jersey pursuant to 28 USC1391(b)(2) as the events giving rise to the claim occurred substantially within the State of New Jersey.

PARTIES

3. Plaintiff Pauletta Langley is the owner of real property located at 207-209 Shepard Avenue, East Orange New Jersey.
4. Defendant Statebridge Company, LLC is the loan servicer of a first mortgage loan relating to the real property located at 207-209 Shepard Avenue, East Orange New Jersey. Statebridge Company, LLC maintains its principal offices at 5680 Greenwood Plaza Blvd, Greenwood Village, CO.

ALLEGATIONS COMMON TO ALL COUNTS

5. On April 13, 2007 Pauletta Langley entered into a mortgage loan agreement consisting of a promissory note and mortgage, with Weichert Financial Services.
6. The mortgage contract required the owner of the loan and/or its agent loan servicer to pay real estate taxes.
7. Weichert Financial Services sold the note and mortgage shortly after the loan closed.
8. The entity presently claiming to own the note and mortgage is Wilmington Savings Fund Society, FSB, Not Its Individual Capacity But Solely As Trustee for The Primestar-H Fund I Trust (“Wilmington Savings Fund”).
9. The loan went into default in 2009.
10. On or about December 2012 Statebridge Company LLC was retained by Wilmington Savings Fund to be the servicer of the loan.
11. As loan servicer, Statebridge Company LLC has not made a single payment toward real estate taxes owed on the property.
12. This fact was confirmed on October 8, 2014 during the deposition of Statebridge Company LLC’s corporate designee Kristin Colson in a separate foreclosure action filed under New Jersey State Court docket F-35381-13.
13. As loan servicer, Statebridge Company LLC is not presently making payments on insurance for the property.
14. This fact was confirmed during the October 8, 2014 deposition of Statebridge Company LLC corporate designee Kristin Colson.
15. The monthly loan statements sent to Ms. Langley contain a charge for taxes and insurance in the amount of \$945.25 each month.

16. Each month Statebridge Company LLC adds \$945.25 to the balance of amount due on the mortgage loan.
17. In 2013 Ms. Langley was notified by the town of East Orange, NJ that taxes were delinquent.
18. Under threat of a tax lien being placed on the property, Ms. Langley paid the past due taxes including additional penalty interest.
19. On December 24, 2013 Ms. Langley paid the property taxes and penalties for all four quarters of 2013 in the amount of \$12,650.65. Interest penalties included in the payment equal \$1,001.27.
20. In July 2014 after being notified by the town of East Orange, NJ that property taxes were once again delinquent and had not been paid by the Statebridge Company, LLC, Ms. Langley made payment of property taxes.
21. In July 2014 Ms. Langley paid \$9,436.02 in real estate taxes. Interest penalties included in the payment equal \$311.82.
22. Ms. Langley maintains an insurance policy for the property in question and has provided proof of the policy to Statebridge Company, LLC.
23. At the request of Statebridge Company, LLC, Plaintiff provided proof of property insurance.
24. Despite providing proof of insurance at the request of Statebridge Company, LLC, Ms. Langley continues to be billed for insurance by the loan servicer.

CAUSES OF ACTION

COUNT I

Violation of the Fair Debt Collection Practices Act 15 U.S.C. 1692

25. Plaintiff reincorporates by reference all prior allegations of fact set forth in this complaint as if same are set forth herein.
26. Statebridge Company, LLC is a debt collector as that term is defined by 15 U.S.C. 1692a because it became the loan servicer of the subject loan after it went into default.
27. Statebridge Company, LLC has violated the Fair Debt Collection Practices Act by making false representations as to the amount of the debt owed by Ms. Langley.
28. Statebridge Company, LLC has violated the Fair Debt Collection Practices Act by demanding payment of funds that are not owed by Plaintiff.
29. Statebridge Company, LLC has violated the Fair Debt Collection Practices Act by charging Ms. Langley for property taxes in 2013 and 2014 when Statebridge Company, LLC and its principal have not made a single payment on real estate taxes during the time period in question.
30. Statebridge Company, LLC has violated the Fair Debt Collection Practices Act by charging Ms. Langley for insurance premiums in 2013 and 2014 that were not reflective of costs incurred by Statebridge Company, LLC and/or its principal.
31. During the October 2014 deposition of Statebridge Company, LLC corporate representative Kriston Colson, it was confirmed that Statebridge Company LLC was adding charges for taxes and insurance to the balance of the loan although it had not actually incurred such costs.
32. On information and belief, the amount of funds that have been wrongfully charged

exceeds \$18,000.00.

33. As a result of the actions of Statebridge Company, LLC, Plaintiff has suffered actual damages in the amount of interest paid to the town of East Orange, NJ on previously delinquent real estate taxes.

34. As a result of the actions of Statebridge Company, LLC which violated the Fair Debt Collection Practices Act, Plaintiff Pauletta Langley is entitled to reimbursement of actual loss, a statutory damage, costs and reasonable attorney fees.

35. Plaintiff further demands any other relief which this Court determines to be just and fair.

WHEREFORE, Plaintiff demands:

- a. Compensatory Damages
- b. Statutory Damages
- c. Attorneys fees and costs
- d. All other relief this Court determines to be just and fair.

JURY TRIAL DEMAND

Plaintiffs hereby demand a trial by jury.

DENBEAUX & DENBEAUX
Attorneys for Plaintiffs

Dated: October 13, 2014

/s/ Adam Deutsch
Adam Deutsch, Esq.
DENBEAUX & DENBEAUX
Attorneys for Plaintiff Pauletta
Langley